Case 17-18098-amc Doc 17 Filed 01/11/18 Entered 01/12/18 01:06:14 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Kevin M. Carroll, Jr. Debtor Case No. 17-18098-amc Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Jan 09, 2018 Form ID: 3091 Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 11, 2018.
db
                 +Kevin M. Carroll, Jr.,
                                              157 Mifflin Street,
                                                                       Philadelphia, PA 19148-1903
                 +Anthony Branch, 5820
+Apothaker Scian, P.C.,
                                     5820 Master Street, Philadelphia, PA 19131-4129
14022398
                                             520 Fellowship Road,
14022399
                                                                       Suite C306,
                                                                                      P.O. Box 5496,
                   Mount Laurel, NJ 08054-5496
14022400
                 +City of Philadelphia, P.O. Box 56318,
                                                                Philadelphia, PA 19130-6318
14022395
                 +David B. Spitofsky, Esquire,
                                                   Law Office of David B. Spitofsky, 516 Swede Street,
                   Norristown, PA 19401-4807
14022403
                 +Jade Carroll, 157 Mifflin Street,
                                                            Philadelphia, PA 19148-1903
                 +KML Law Group, P.C.,
                                           Suite 5000 Mellon Indep. Ctr.,
14022404
                   Philadelphia, PA 19106-1538
14022407
                 +Police and Fire Fed Cred Union,
                                                        901 Arch Street,
                                                                            Philadelphia, PA 19107-2495
                                                  One Penn Center, Suite 1270,
14022408
                 +Scott R. Gallant, Esquire,
                                                                                    1617 JFK Boulevard.
                   Philadelphia, PA 19103-1821
                                                    Dallas, TX 75265-0584
                 +Verizon, P.O. Box 650584,
14022410
14022411
                  Water Revenue Bureau,
                                             1401 JFK Boulevard,
                                                                     Philadelphia, PA 19102-1663
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: spitofskybk@verizon.net Jan 10 2018 01:43:07 DAVID B. SPITOFSKY,
                                                            516 Swede Street,
                                                                                Norristown, PA 19401
                   Law Office of David B. Spitofsky,
                 +E-mail/Text: bncnotice@ph13trustee.com Jan 10 2018 01:45:25
                                                                                          WILLIAM C. MILLER, Esq.,
tr
                  Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: bankruptcy@phila.gov Jan 10 2018 01:44:16 City of
                                                                                   City of Philadelphia,
sma
                   City of Philadelphia Law Dept.,
                                                        Tax Unit/Bankruptcy Dept,
                                                                                         1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:43:37
smg
                   Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                      P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2018 01:44:01
smg
                                                                                                    U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2018 01:43:48
                                                                                              United States Trustee,
ust
                 Office of the U.S. Trustee, 833 Chestnu
+EDI: CINGMIDLAND.COM Jan 10 2018 01:33:00
                                                    833 Chestnut Street, Suite 500,
                                                                                             Philadelphia, PA 19107-4405
                 +EDI: CINGMIDLAND.COM Jan 10 2018 01:33:00 AT&T Mobility II LLC,
KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104,
+E-mail/Text: equiles@philapark.org Jan 10 2018 01:45:18 City of
14037213
                                                                                                 %AT&T SERVICES INC.
                                                                                              BEDMINSTER, NJ. 07921-2693
14022401
                                                                                      City of Philadelphia,
                   P.O. Box 41818, Philadelphia, PA 19101-1818
14022397
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2018 01:43:48
                                                                                               Frederic J. Baker, Esquire,
                   Office of U.S. Trustee,
                                                833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
                  EDI: IRS.COM Jan 10 2018 01:34:00
                                                             Internal Revenue Service, P.O. Box 7346,
14022402
                   Philadelphia, PA 19101-7346
14022405
                 +EDI: RESURGENT.COM Jan 10 2018 01:33:00
                                                                    LVNV Funding, Inc.,
                                                                                            PO Box 10497,
                 Greenville, SC 29603-0497
+E-mail/Text: blegal@phfa.org Jan 10 2018 01:43:49
14022406
                                                                               PHFA-HEMAP,
                                                                                               211 North Front Street,
                  P.O. Box 15057, Harrisburg, PA 17105-5057
EDI: WTRRNBANK.COM Jan 10 2018 01:33:00
14022409
                                                                   TD Bank USA/Target, P.O. Box 673,
                   Minneapolis, MN 55440-0673
                                                                                                        TOTAL: 13
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +Kevin M. Carroll, Jr., 157 Mifflin Street, Philadelphia, PA 19148-1903
14022396*
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Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2018 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: dlv Page 2 of 2 Date Rcvd: Jan 09, 2018

Form ID: 309I Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Kevin M. Carroll, Jr. spitofskybk@verizon.net,

spitofskylaw@verizon.net MATTEO SAMUEL WEINER on behalf of Creditor Pennsylvania Housing Finance Agency

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Case 17-18098-amc Doc 17 Filed 01/11/18 Entered 01/12/18 01:06:14 Desc Imaged

Information to	nation to identify the case:				
Debtor 1	Kevin M. Carroll Jr.	Social Security number or ITIN xxx-xx-8013			
	First Name Middle Name Last Name	EIN			
Debtor 2	· · · · · · · · · · · · · · · · · · ·	Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 12/3/17			
Case number: 17	7–18098–amc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Kevin M. Carroll Jr.	About Debtor 2:
2.	All other names used in the last 8 years	aka Kevin M. Carroll	
3.	Address	157 Mifflin Street Philadelphia, PA 19148	
4.	Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272–4555 Email: spitofskybk@verizon.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/9/18

For more information, see page 2

Debtor Kevin M. Carroll Jr. Case number 17–18098–amc

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7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 7, 2018 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/8/18
		Deadline for all creditors to file a proof of clair (except governmental units):	n Filing deadline: 2/11/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/1/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the d, you meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 2/27/2018 at 10:0 Street, Philadelphia, PA 19107	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and det according to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may co court orders otherwise.	confirms it. You may object to confirmation of the olan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office